

Certificate of Service Page 1 of 3
United States Bankruptcy Court
District of Massachusetts

In re:
Stephanie D Livermore
Debtor

Case No. 11-20584-fjb
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0101-1

User: admin
Form ID: b9aaauto

Page 1 of 1
Total Noticed: 14

Date Rcvd: Nov 16, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2011.

db +Stephanie D Livermore, 7 Spring Street, Apt. #3, Marblehead, MA 01945-3313
aty George J. Nader, Riley & Dever, P.C., Lynnfield Woods Office Park, 210 Broadway, Suite 101, Lynnfield, MA 01940-2351
tr +Gary W. Cruickshank, Law Office of Gary W.Cruickshank, 21 Custom House Street, Suite 920, Boston, MA 02110-3525
smg MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, BOSTON, MA 02114-9564
smg +UNITED STATES ATTORNEY, ONE COURTHOUSE WAY, SUITE 9200, BOSTON, MA 02210-3013
smg US DEPARTMENT OF LABOR, EMPLOYEE BENEFITS, JFK FEDERAL BUILDING, ROOM 575, BOSTON, MA 02203
18302188 +Elm Court Condominium Association, 265 Essex Street, Suite 204, Salem, MA 01970-3400
18302189 +GMAC Mortgage, PO Box 79135, Phoenix, AZ 85062-9135
18302190 +Wells Fargo, PO Box 660431, Dallas, TX 75266-0431

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: duabankruptcy@detma.org Nov 17 2011 04:34:13 COMMONWEALTH OF MASSACHUSETTS, DIV OF UNEMPLOYMENT ASSISTANCE, ATTN BANKRUPTCY UNIT 5TH FLOOR, 19 STANIFORD STREET, BOSTON, MA 02114-2502
smg E-mail/Text: born.emily@dol.gov Nov 17 2011 04:34:41 US DEPARTMENT OF LABOR, EMPLOYEE BENEFITS, JFK FEDERAL BUILDING, ROOM 575, BOSTON, MA 02203
ust +E-mail/Text: ustpregion01.bo.ecf@usdoj.gov Nov 17 2011 04:20:54 John Fitzgerald, Office of the US Trustee, J.W. McCormack Post Office & Courthouse, 5 Post Office Sq., 10th Fl, Suite 1000, Boston, MA 02109-3934
18302185 EDI: AMEREXPR.COM Nov 17 2011 02:48:00 American Express, PO Box 1270, Newark, NJ 07101-1270
18302186 EDI: DISCOVER.COM Nov 17 2011 02:48:00 Discover, PO Box 6103, Carol Stream, IL 60197-6103
18302187 +E-mail/Text: BANKRUPT@EASTERNBK.COM Nov 17 2011 03:13:25 Eastern Bank, P.O. Box 843350, Boston, MA 02284-3350
TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

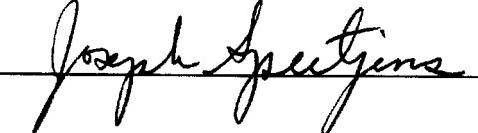
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2011

Signature:



UNITED STATES BANKRUPTCY COURT
District of Massachusetts

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/10/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephanie D Livermore
7 Spring Street, Apt. #3
Marblehead, MA 01945

Case Number: 11-20584	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-2574
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Attorney for Debtor(s) (name and address): George J. Nader Riley & Dever, P.C. Lynnfield Woods Office Park 210 Broadway, Suite 101 Lynnfield, MA 01940-2351 Telephone number: (781) 581-9880	Bankruptcy Trustee (name and address): Gary W. Cruickshank Law Office of Gary W. Cruickshank 21 Custom House Street Suite 920 Boston, MA 02110 Telephone number: 617-330-1960
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Meeting of Creditors

Date: **December 15, 2011**

Time: **11:30 AM**

Location: **J.W. McCormack Post Office & Court House, 5 Post Office Square, Room 325, Boston, MA 02109**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 2/13/12

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Deadline for Debtor(s) to attend a Financial Management Training approved by the UST: Sixty days from the first date set for the §341 meeting. Failure to file a debtor(s) certificate of completion with the Court will prevent the entry of the Debtor(s) discharge.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U. S. Bankruptcy Court
J.W. McCormack Post Office & Court House
5 Post Office Square, Suite 1150
Boston, MA 02109-3945
Telephone number: 617-748-5300

For the Court:

Clerk of the Bankruptcy Court:
James M. Lynch

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: 11/16/11

EXPLANATIONS

FORM B9A (12/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Debtor(s) Financial Management Training Deadline	The Debtor(s) discharge will not enter if the Debtor(s) fails to attend a financial management training program approved by the US Trustee or if the Debtor(s) attends such training and fails to file a debtor(s) certificate of completion with the U.S. Bankruptcy Court. This training is in addition to the prebankruptcy counseling requirement. A list of approved courses may be obtained from the U.S. Trustee office or from the Court website at www.mab.uscourts.gov .
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

-- Refer to Other Side for Important Deadlines and Notices --